

# **EXHIBIT A**



P.O. Box 96329  
Oklahoma City, OK 73143  
(405) 772-7777

03/13/2020

Kimberly Ambur Ross  
4074 East 470 Rd  
Pryor Ok, 74361

Vehicle: 2014 Scion Xb  
VIN: [REDACTED] 55710  
Contract #: S55710

#### NOTICE OF SALE OF COLLATERAL AND DEFICIENCY

Due to a default on the obligations you owed under the Motor Vehicle Retail Installment Contract, we repossessed the above-referenced vehicle. We sold this vehicle at a private sale on or about 02/28/2020. After the proceeds of that sale were applied to the total amount you owed, a deficiency balance remains. **The total amount you still owe is \$ 8497.49**. We have calculated that amount as follows:

Amount owed at the time of repossession:	\$ 9593.49
Proceeds of the sale:	\$ - 1800
Expenses of the sale:	
Retaking (Repossession & Transportation)	\$ 725
Holding (Storage)	\$ 0.00
Preparing for Disposition (Reconditioning)	\$ 0.00
Processing (Title & Registration)	\$ 0.00
Disposing (Selling Costs)	\$ - 479
Legal (Attorney's Fees and Costs)	\$ 0.00
Deficiency:	\$ 8497.49

The amount of the deficiency shown above will continue to accrue interest on that balance at the Contract rate of interest until the deficiency is paid in full. The amount of the deficiency shown above may accordingly change because of future debits, credits, charges, including additional credit service charges or interest, rebates, and expenses may affect the amount of the deficiency.

If you need more information about the sale or the amount you still owe, you should call or write us at the telephone number and address listed above immediately. We are also sending this notice to the following other people who owe money under your Contract:

Alexander Joseph Ross  
30819 Cooley Boulevard  
Westland, MI 48185

Sincerely,

Auto Advantage Finance, LLC